HOUSING NOW

Hamilton and Brantford CMAs

Canada Mortgage and Housing Corporation

Date Released: August 2009

New Home Market

New Home Starts Down in July

Builders in the new home market in the Hamilton Census Metropolitan Area (CMA) started just 185 new homes last month, down more than 55 per cent from a year ago. Total starts continued to trail behind last year's levels by more than half this year. At the end of July there were 1,070 homes started in the Hamilton CMA, down from 2,253 in the first seven months of 2008. However, single-detached home starts finally gained some traction on a month-over-month basis during the past two months since economic conditions began to improve.

Across the region, there were fewer starts in every submarket except for

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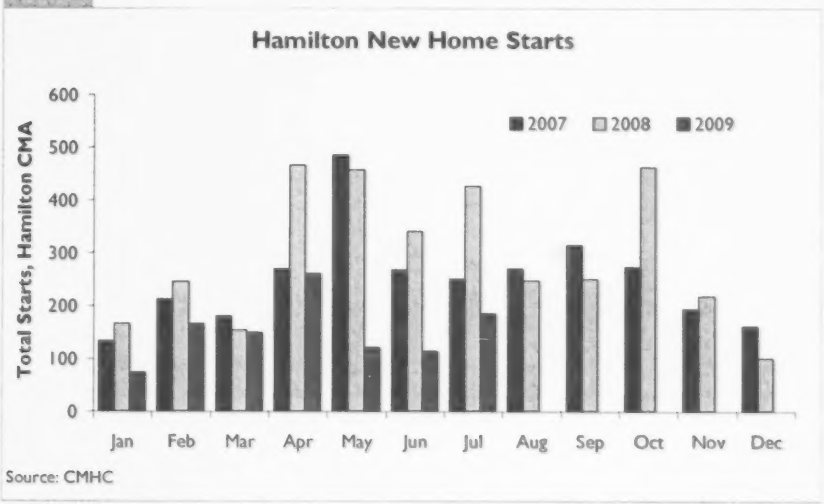

Source: CMHC

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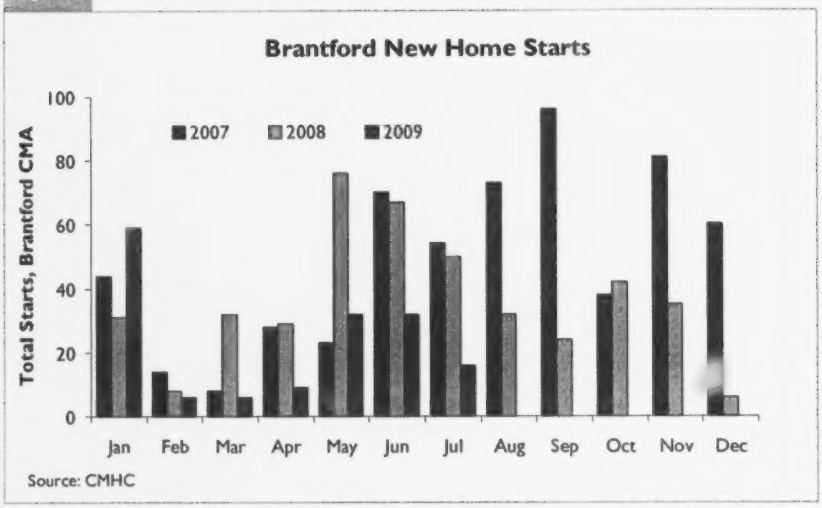
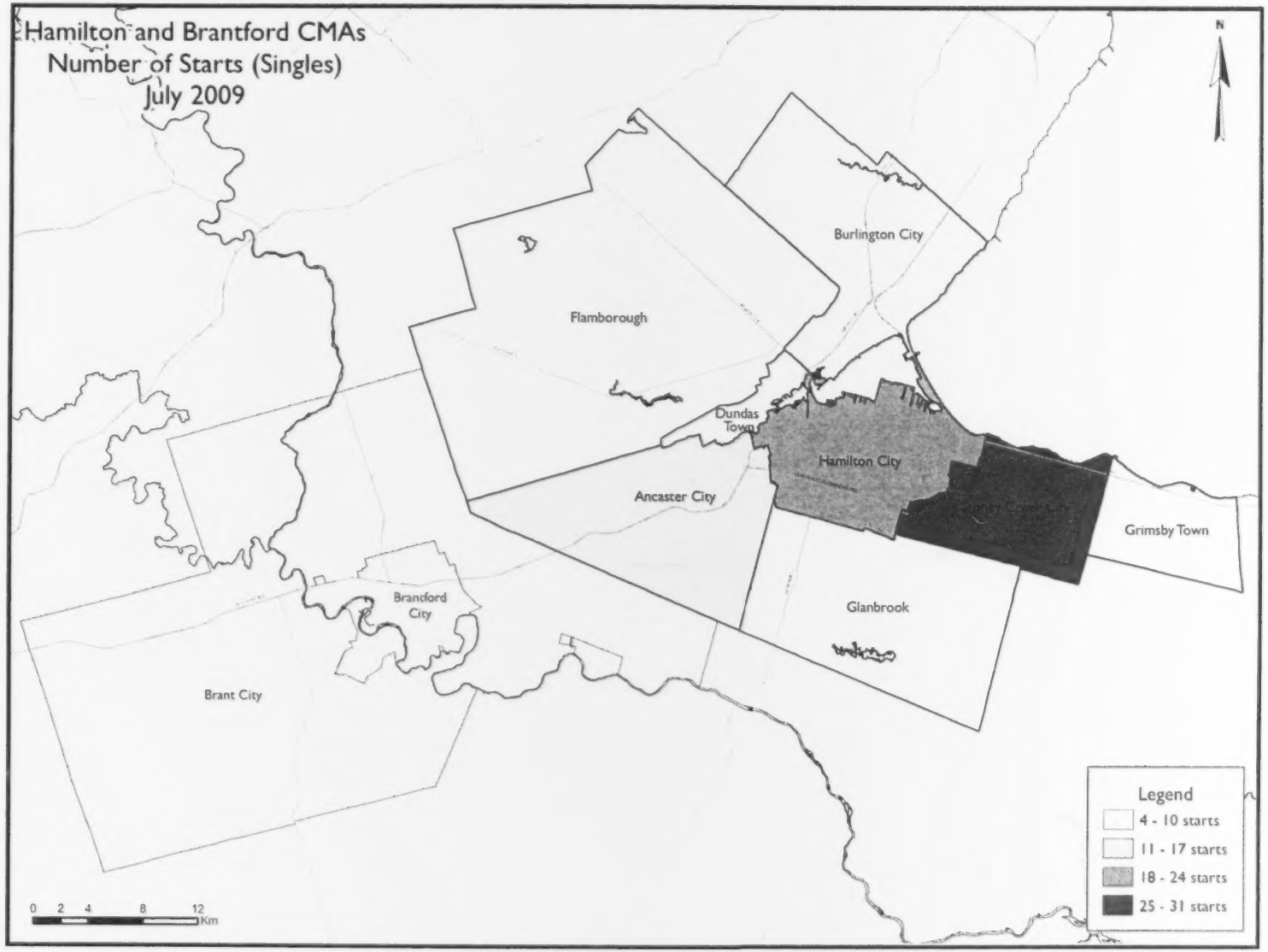
Figure 2

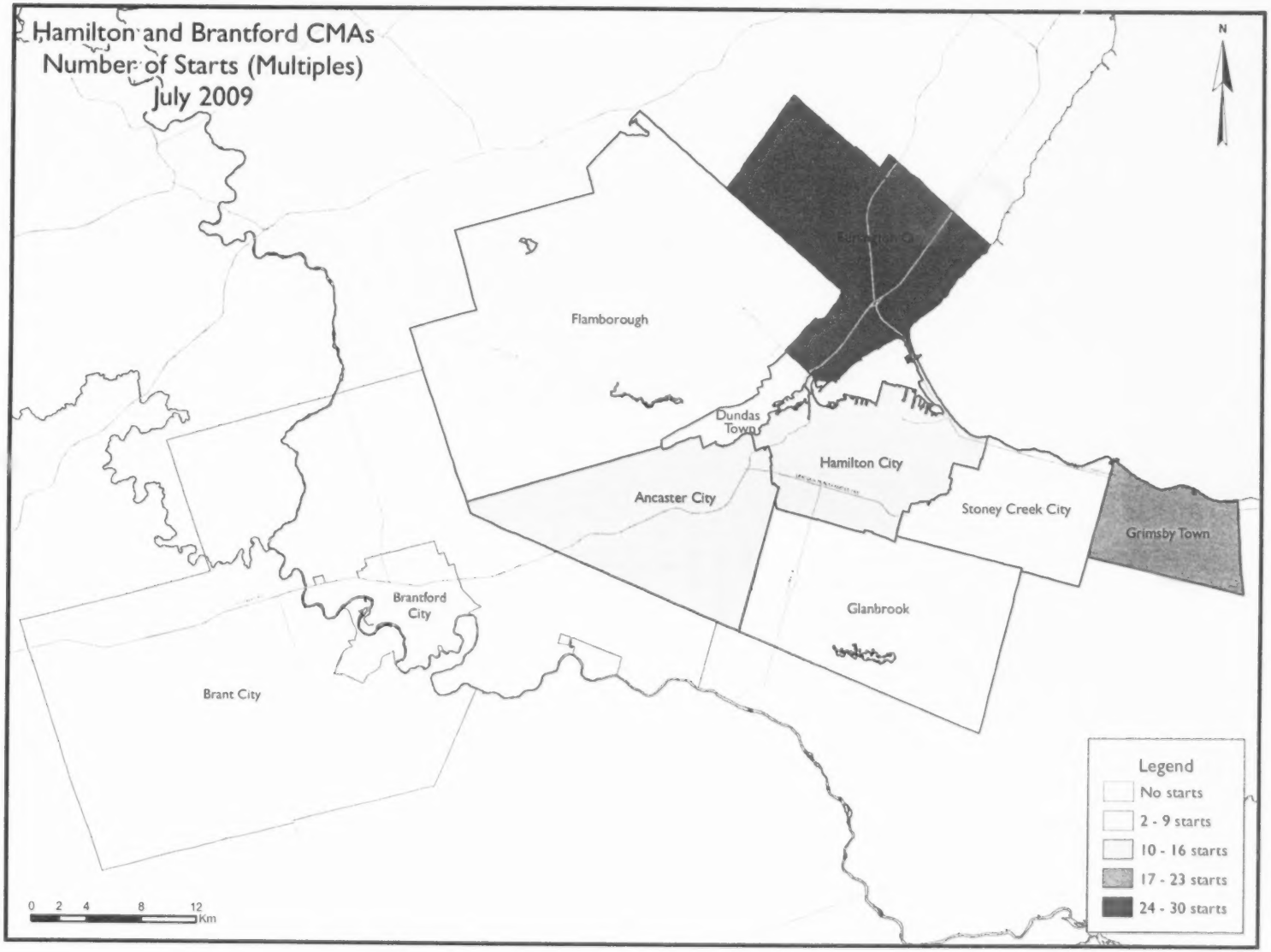


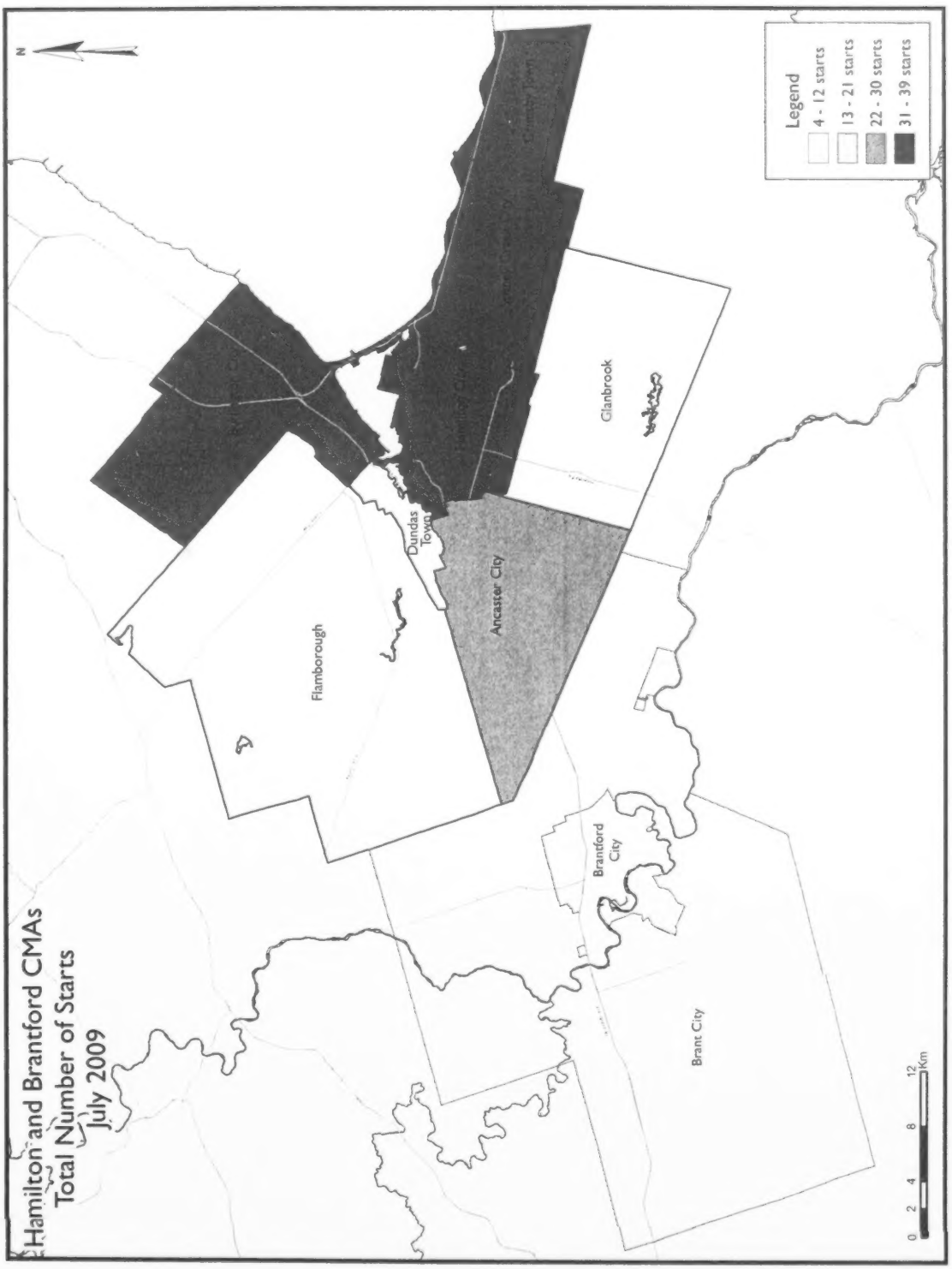
Grimsby, where total starts for the year to date surpassed last year's level. In Burlington, where starts have been robust in previous years, just 38 homes were started last month, while from January to July, starts totalled 486 units. Fewer starts of all home types contributed to the drop from 796 homes started in the same seven months in Burlington last year.

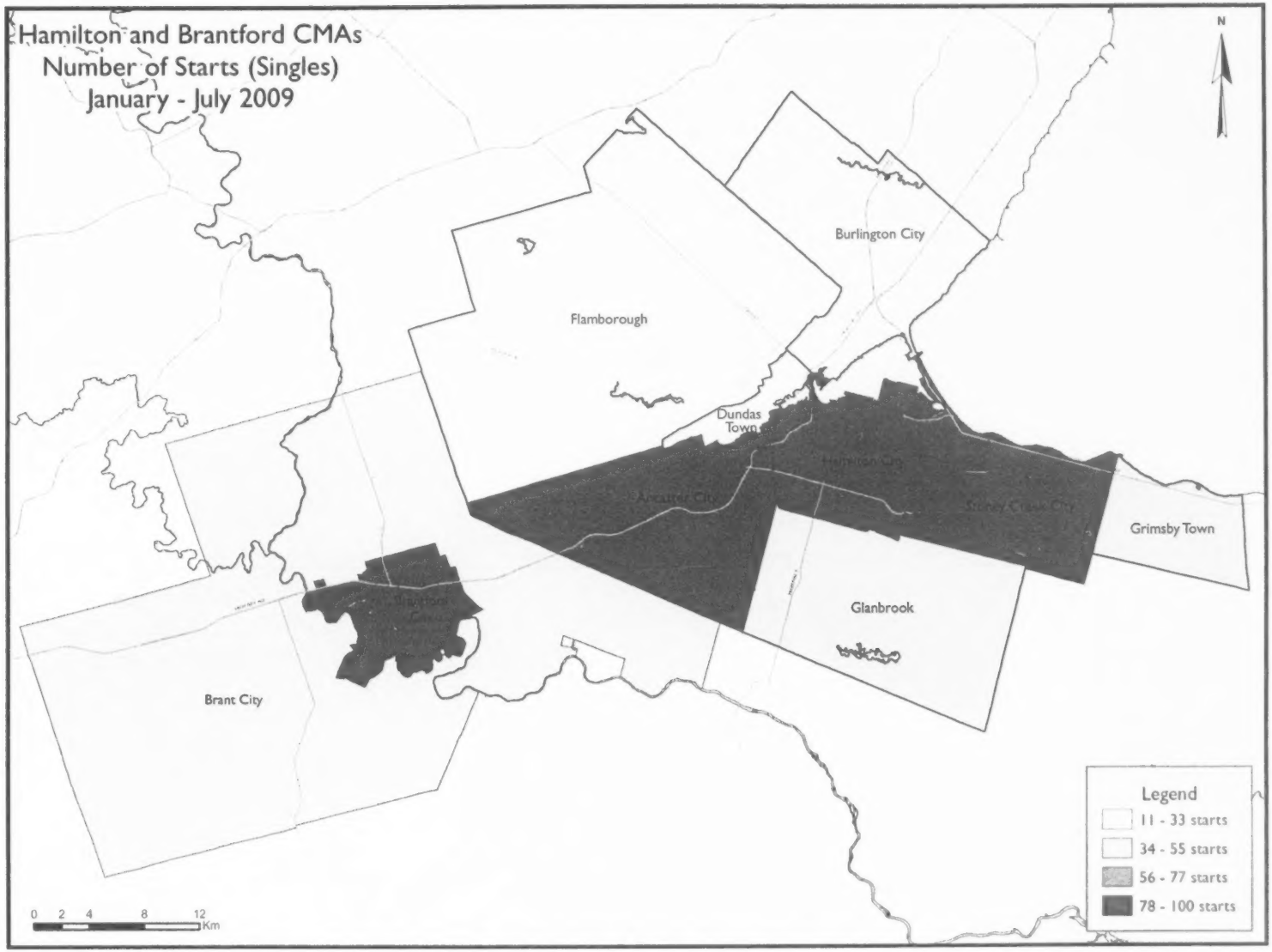
While economic uncertainty has curbed consumer spending this year, the recent upward trend in the MLS® market suggests consumer sentiment is improving. A modest increase in sales of existing homes indicates that demand is increasing. In particular, low mortgage rates are drawing first-time buyers into the market. They are, for the most part, more inclined to look for homes in the relatively less expensive resale market.

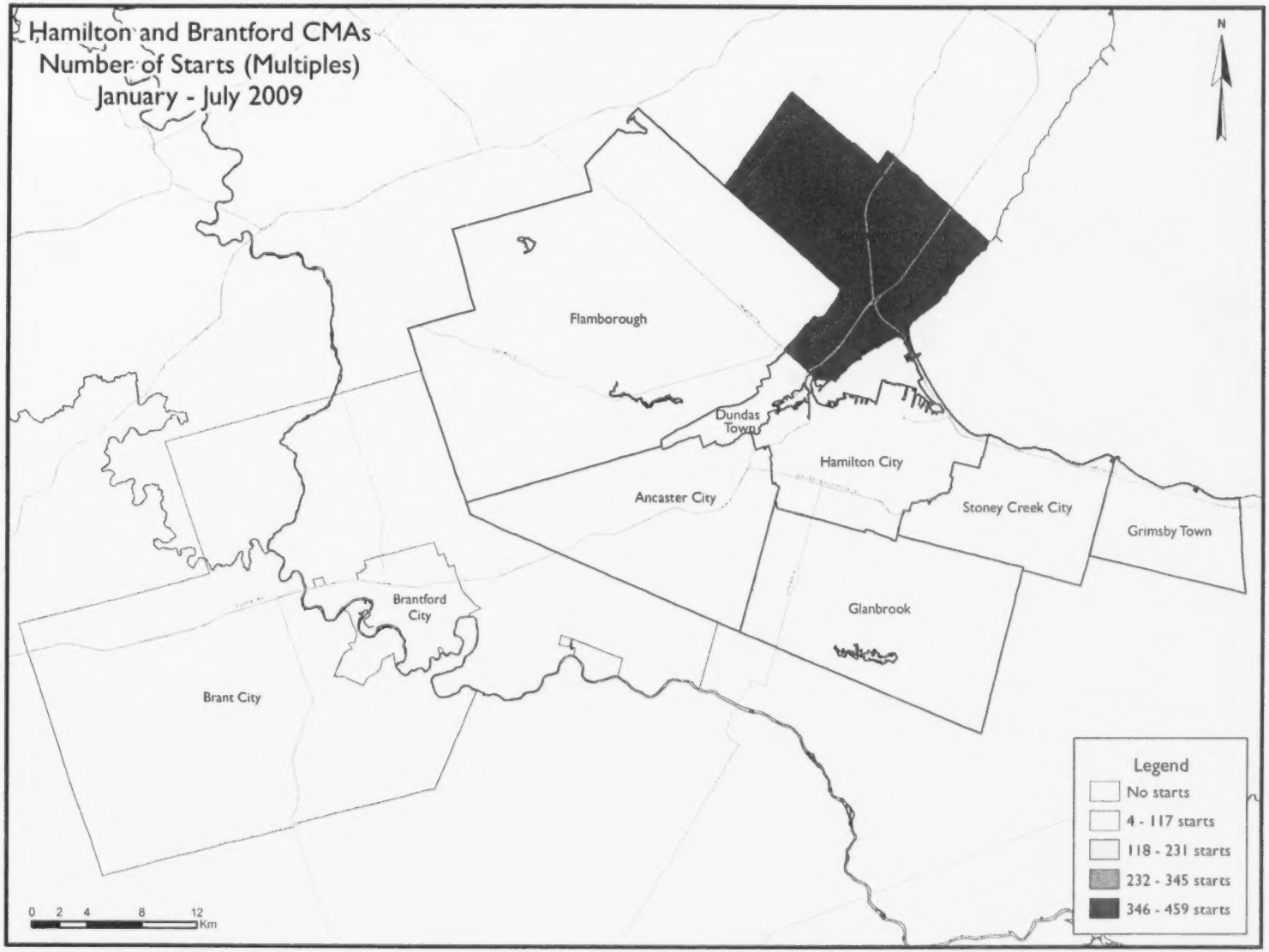
In Brantford, new home starts were also down last month to just 16 starts as compared to 50 last year. Total starts for the year to date are also down by nearly half. Local employment conditions in Brantford were weak this year, and contributed to the lower level of starts.

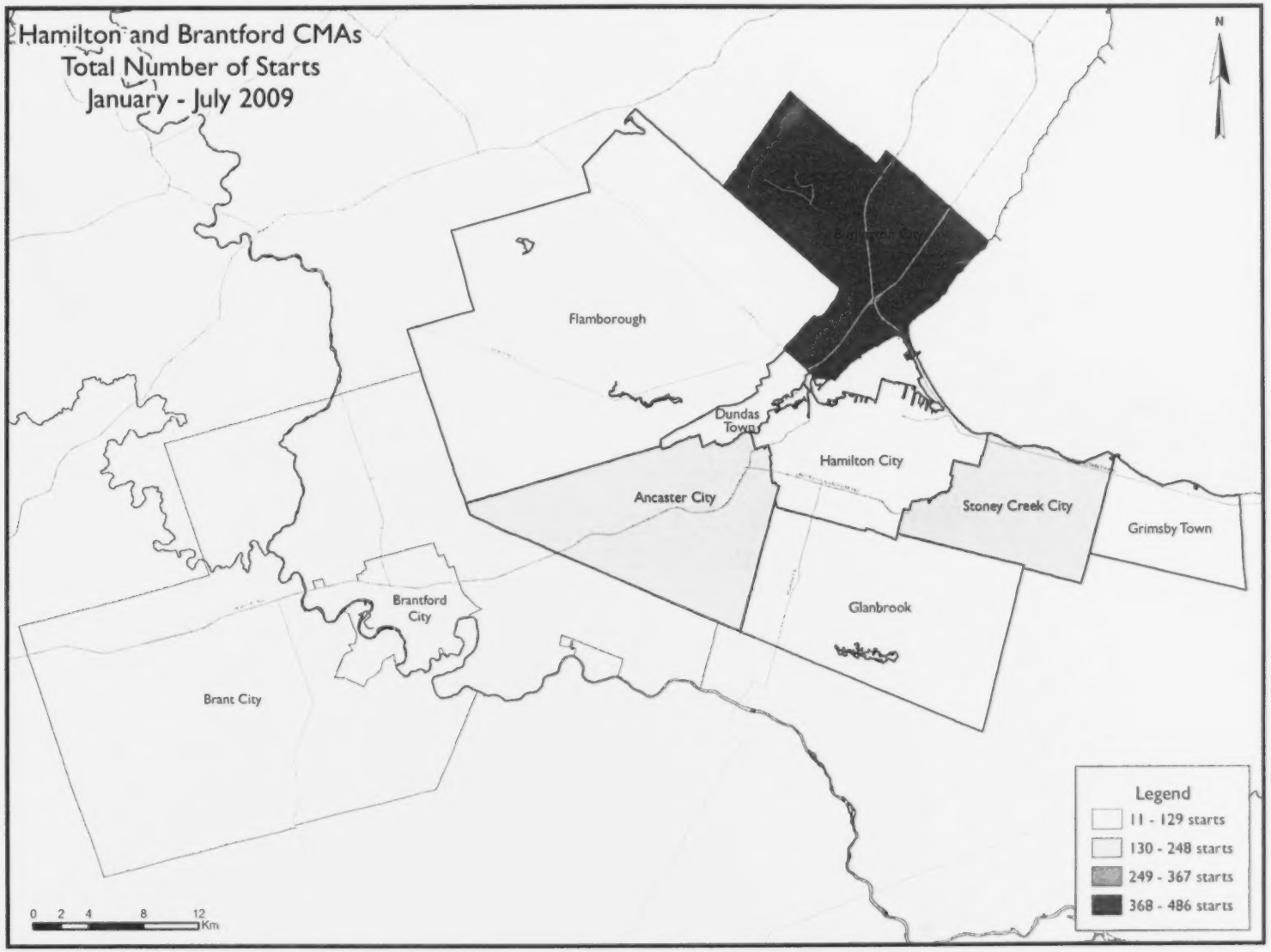

Hamilton and Brantford CMAs
Number of Starts (Singles)
July 2009
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
4 - 10 starts
11 - 17 starts
18 - 24 starts
25 - 31 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
July 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
2 - 9 starts
10 - 16 starts
17 - 23 starts
24 - 30 starts


Hamilton and Brantford CMAs
Total Number of Starts
July 2009
N
Legend
4 - 12 starts
13 - 21 starts
22 - 30 starts
31 - 39 starts
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - July 2009
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
11 - 33 starts
34 - 55 starts
56 - 77 starts
78 - 100 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - July 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
4 - 117 starts
118 - 231 starts
232 - 345 starts
346 - 459 starts


Hamilton and Brantford CMAs
Total Number of Starts
January - July 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
11 - 129 starts
130 - 248 starts
249 - 367 starts
368 - 486 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

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2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2009	98	12	34	3	38	0	0	0	185
July 2008	140	16	47	0	49	174	0	0	426
% Change	-30.0	-25.0	-27.7	n/a	-22.4	-100.0	n/a	n/a	-56.6
Year-to-date 2009	406	58	109	3	140	90	0	264	1,070
Year-to-date 2008	1,096	72	362	0	337	386	0	0	2,253
% Change	-63.0	-19.4	-69.9	n/a	-58.5	-76.7	n/a	n/a	-52.5
UNDER CONSTRUCTION									
July 2009	524	86	352	3	650	864	0	264	2,743
July 2008	1,087	72	414	2	553	698	3	127	2,956
% Change	-51.8	19.4	-15.0	50.0	17.5	23.8	-100.0	107.9	-7.2
COMPLETIONS									
July 2009	96	6	31	0	6	0	0	0	139
July 2008	190	2	34	0	26	0	1	0	253
% Change	-49.5	200.0	-8.8	n/a	-76.9	n/a	-100.0	n/a	-45.1
Year-to-date 2009	720	26	279	6	237	36	0	123	1,427
Year-to-date 2008	926	70	339	3	222	0	1	26	1,587
% Change	-22.2	-62.9	-17.7	100.0	6.8	n/a	-100.0	**	-10.1
COMPLETED & NOT ABSORBED									
July 2009	39	11	37	0	7	0	0	0	94
July 2008	66	2	26	0	6	0	0	16	116
% Change	-40.9	**	42.3	n/a	16.7	n/a	n/a	-100.0	-19.0
ABSORBED									
July 2009	114	8	33	0	6	0	0	0	161
July 2008	206	3	38	0	29	0	1	0	277
% Change	-44.7	166.7	-13.2	n/a	-79.3	n/a	-100.0	n/a	-41.9
Year-to-date 2009	744	34	283	6	232	36	0	127	1,462
Year-to-date 2008	929	70	336	3	228	24	1	51	1,642
% Change	-19.9	-51.4	-15.8	100.0	1.8	50.0	-100.0	149.0	-11.0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2009	14	2	0	0	0	0	0	0	16
July 2008	37	0	7	0	6	0	0	0	50
% Change	-62.2	n/a	-100.0	n/a	-100.0	n/a	n/a	n/a	-68.0
Year-to-date 2009	134	8	9	0	8	0	0	1	160
Year-to-date 2008	197	2	27	1	43	21	0	2	293
% Change	-32.0	**	-66.7	-100.0	-81.4	-100.0	n/a	-50.0	-45.4
UNDER CONSTRUCTION									
July 2009	55	8	9	0	25	0	0	0	97
July 2008	191	2	16	5	50	21	0	2	287
% Change	-71.2	**	-43.8	-100.0	-50.0	-100.0	n/a	-100.0	-66.2
COMPLETIONS									
July 2009	10	0	0	0	4	0	0	0	14
July 2008	13	0	5	0	7	0	0	0	25
% Change	-23.1	n/a	-100.0	n/a	-42.9	n/a	n/a	n/a	-44.0
Year-to-date 2009	169	2	30	7	18	21	7	8	262
Year-to-date 2008	224	10	25	6	37	0	0	0	302
% Change	-24.6	-80.0	20.0	16.7	-51.4	n/a	n/a	n/a	-13.2
COMPLETED & NOT ABSORBED									
July 2009	54	2	22	2	30	18	0	0	128
July 2008	68	0	16	3	34	0	5	0	126
% Change	-20.6	n/a	37.5	-33.3	-11.8	n/a	-100.0	n/a	1.6
ABSORBED									
July 2009	18	0	5	0	6	0	0	0	29
July 2008	27	2	5	0	6	0	0	0	40
% Change	-33.3	-100.0	0.0	n/a	0.0	n/a	n/a	n/a	-27.5
Year-to-date 2009	184	0	17	8	23	3	7	8	250
Year-to-date 2008	257	12	14	7	37	0	1	0	328
% Change	-28.4	-100.0	21.4	14.3	-37.8	n/a	**	n/a	-23.8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
July 2009	81	2	14	3	15	0	0	0	115
July 2008	102	4	19	0	45	62	0	0	232
Hamilton City									
July 2009	19	2	0	0	11	0	0	0	32
July 2008	26	4	0	0	0	0	0	0	30
Stoney Creek City									
July 2009	31	0	8	0	0	0	0	0	39
July 2008	33	0	15	0	0	0	0	0	48
Ancaster City									
July 2009	16	0	6	0	4	0	0	0	26
July 2008	7	0	0	0	23	62	0	0	92
Dundas Town									
July 2009	2	0	0	3	0	0	0	0	5
July 2008	4	0	0	0	0	0	0	0	4
Flamborough									
July 2009	4	0	0	0	0	0	0	0	4
July 2008	7	0	4	0	0	0	0	0	11
Glanbrook									
July 2009	9	0	0	0	0	0	0	0	9
July 2008	25	0	0	0	22	0	0	0	47
Burlington City									
July 2009	8	10	20	0	0	0	0	0	38
July 2008	35	12	28	0	4	112	0	0	191
Grimsby Town									
July 2009	9	0	0	0	23	0	0	0	32
July 2008	3	0	0	0	0	0	0	0	3
Hamilton CMA									
July 2009	98	12	34	3	38	0	0	0	185
July 2008	140	16	47	0	49	174	0	0	426
Brant City									
July 2009	5	0	0	0	0	0	0	0	5
July 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2009	9	2	0	0	0	0	0	0	11
July 2008	15	0	0	0	6	0	0	0	21
Brantford CMA									
July 2009	14	2	0	0	0	0	0	0	16
July 2008	37	0	7	0	6	0	0	0	50

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
July 2009	423	12	280	3	512	269	0	0	1,499
July 2008	684	14	344	0	470	305	3	127	1,947
Hamilton City									
July 2009	123	2	37	0	46	83	0	0	291
July 2008	166	8	20	0	17	119	3	127	460
Stoney Creek City									
July 2009	74	2	64	0	64	0	0	0	204
July 2008	124	2	65	0	15	0	0	0	206
Ancaster City									
July 2009	97	8	26	0	128	62	0	0	321
July 2008	72	2	14	0	95	62	0	0	245
Dundas Town									
July 2009	11	0	11	3	20	124	0	0	169
July 2008	10	0	6	0	30	124	0	0	170
Flamborough									
July 2009	45	0	29	0	0	0	0	0	74
July 2008	143	0	114	0	0	0	0	0	257
Glanbrook									
July 2009	73	0	113	0	254	0	0	0	440
July 2008	169	2	125	0	313	0	0	0	609
Burlington City									
July 2009	72	74	41	0	115	595	0	264	1,161
July 2008	363	58	66	2	83	393	0	0	965
Grimsby Town									
July 2009	29	0	31	0	23	0	0	0	83
July 2008	40	0	4	0	0	0	0	0	44
Hamilton CMA									
July 2009	524	86	352	3	650	864	0	264	2,743
July 2008	1,087	72	414	2	553	698	3	127	2,956
Brant City									
July 2009	23	0	6	0	0	0	0	0	29
July 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2009	32	8	3	0	25	0	0	0	68
July 2008	124	2	3	5	50	0	0	2	186
Brantford CMA									
July 2009	55	8	9	0	25	0	0	0	97
July 2008	191	2	16	5	50	21	0	2	287

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
July 2009	51	0	19	0	6	0	0	0	76
July 2008	148	2	0	0	16	0	1	0	167
Hamilton City									
July 2009	10	0	7	0	0	0	0	0	17
July 2008	52	2	0	0	0	0	1	0	55
Stoney Creek City									
July 2009	3	0	0	0	0	0	0	0	3
July 2008	34	0	0	0	0	0	0	0	34
Ancaster City									
July 2009	26	0	0	0	0	0	0	0	26
July 2008	2	0	0	0	4	0	0	0	6
Dundas Town									
July 2009	0	0	0	0	6	0	0	0	6
July 2008	3	0	0	0	0	0	0	0	3
Flamborough									
July 2009	5	0	4	0	0	0	0	0	9
July 2008	27	0	0	0	0	0	0	0	27
Glanbrook									
July 2009	7	0	8	0	0	0	0	0	15
July 2008	30	0	0	0	12	0	0	0	42
Burlington City									
July 2009	38	6	0	0	0	0	0	0	44
July 2008	36	0	30	0	10	0	0	0	76
Grimsby Town									
July 2009	7	0	12	0	0	0	0	0	19
July 2008	6	0	4	0	0	0	0	0	10
Hamilton CMA									
July 2009	96	6	31	0	6	0	0	0	139
July 2008	190	2	34	0	26	0	1	0	253
Brant City									
July 2009	4	0	0	0	0	0	0	0	4
July 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2009	6	0	0	0	4	0	0	0	10
July 2008	11	0	5	0	7	0	0	0	23
Brantford CMA									
July 2009	10	0	0	0	4	0	0	0	14
July 2008	13	0	5	0	7	0	0	0	25

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
July 2009	26	2	28	0	0	0	0	0	56
July 2008	49	2	21	0	0	0	0	16	88
Hamilton City									
July 2009	3	0	0	0	0	0	0	0	3
July 2008	2	1	0	0	0	0	0	16	19
Stoney Creek City									
July 2009	19	1	24	0	0	0	0	0	44
July 2008	47	0	11	0	0	0	0	0	58
Ancaster City									
July 2009	2	0	0	0	0	0	0	0	2
July 2008	0	0	3	0	0	0	0	0	3
Dundas Town									
July 2009	0	0	0	0	0	0	0	0	0
July 2008	0	0	0	0	0	0	0	0	0
Flamborough									
July 2009	2	0	0	0	0	0	0	0	2
July 2008	0	0	0	0	0	0	0	0	0
Glanbrook									
July 2009	0	1	4	0	0	0	0	0	5
July 2008	0	1	7	0	0	0	0	0	8
Burlington City									
July 2009	9	9	6	0	7	0	0	0	31
July 2008	7	0	2	0	6	0	0	0	15
Grimsby Town									
July 2009	4	0	3	0	0	0	0	0	7
July 2008	10	0	3	0	0	0	0	0	13
Hamilton CMA									
July 2009	39	11	37	0	7	0	0	0	94
July 2008	66	2	26	0	6	0	0	16	116
Brant City									
July 2009	4	0	7	0	0	18	0	0	29
July 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2009	50	2	15	2	30	0	0	0	99
July 2008	55	0	12	3	34	0	5	0	109
Brantford CMA									
July 2009	54	2	22	2	30	18	0	0	128
July 2008	68	0	16	3	34	0	5	0	126

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
July 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
July 2009	61	0	20	0	6	0	0	0	87
July 2008	150	3	3	0	16	0	1	0	173
Hamilton City									
July 2009	10	0	7	0	0	0	0	0	17
July 2008	52	2	0	0	0	0	1	0	55
Stoney Creek City									
July 2009	13	0	1	0	0	0	0	0	14
July 2008	36	1	3	0	0	0	0	0	40
Ancaster City									
July 2009	26	0	0	0	0	0	0	0	26
July 2008	2	0	0	0	4	0	0	0	6
Dundas Town									
July 2009	0	0	0	0	6	0	0	0	6
July 2008	3	0	0	0	0	0	0	0	3
Flamborough									
July 2009	5	0	4	0	0	0	0	0	9
July 2008	27	0	0	0	0	0	0	0	27
Glanbrook									
July 2009	7	0	8	0	0	0	0	0	15
July 2008	30	0	0	0	12	0	0	0	42
Burlington City									
July 2009	41	8	0	0	0	0	0	0	49
July 2008	38	0	31	0	13	0	0	0	82
Grimsby Town									
July 2009	12	0	13	0	0	0	0	0	25
July 2008	18	0	4	0	0	0	0	0	22
Hamilton CMA									
July 2009	114	8	33	0	6	0	0	0	161
July 2008	206	3	38	0	29	0	1	0	277
Brant City									
July 2009	5	0	3	0	0	0	0	0	8
July 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
July 2009	13	0	2	0	6	0	0	0	21
July 2008	25	2	5	0	6	0	0	0	38
Brantford CMA									
July 2009	18	0	5	0	6	0	0	0	29
July 2008	27	2	5	0	6	0	0	0	40

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA 1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
July 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	% Change
Hamilton CMA	101	140	12	16	72	96	0	174	185	426	-56.6
New City of Hamilton	84	102	2	4	29	64	0	62	115	232	-50.4
Hamilton City	19	26	2	4	11	0	0	0	32	30	6.7
Stoney Creek City	31	33	0	0	8	15	0	0	39	48	-18.8
Ancaster City	16	7	0	0	10	23	0	62	26	92	-71.7
Dundas Town	5	4	0	0	0	0	0	0	5	4	25.0
Flamborough	4	7	0	0	0	4	0	0	4	11	-63.6
Glanbrook	9	25	0	0	0	22	0	0	9	47	-80.9
Burlington City	8	35	10	12	20	32	0	112	38	191	-80.1
Grimsby Town	9	3	0	0	23	0	0	0	32	3	**
Brantford CMA	14	37	2	0	0	13	0	0	16	50	-68.0
Brant City	5	n/a	0	n/a	0	n/a	0	n/a	5	n/a	n/a
Brantford City	9	15	2	0	0	6	0	0	11	21	-47.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - July 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	409	1,096	62	82	245	689	354	386	1,070	2,253	-52.5
New City of Hamilton	341	700	8	18	171	555	0	124	520	1397	-62.8
Hamilton City	82	177	2	14	43	20	0	0	127	211	-39.8
Stoney Creek City	87	191	2	2	55	60	0	0	144	253	-43.1
Ancaster City	93	58	4	2	34	46	0	62	131	168	-22.0
Dundas Town	11	14	0	0	0	36	0	62	11	112	-90.2
Flamborough	26	146	0	0	4	114	0	0	30	260	-88.5
Glanbrook	42	114	0	0	35	279	0	0	77	393	-80.4
Burlington City	27	344	54	64	51	126	354	262	486	796	-38.9
Grimsby Town	41	52	0	0	23	8	0	0	64	60	6.7
Brantford CMA	134	198	8	2	17	70	1	23	160	293	-45.4
Brant City	34	n/a	0	n/a	6	n/a	1	n/a	41	n/a	n/a
Brantford City	100	128	8	2	11	57	0	2	119	189	-37.0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
July 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008
Hamilton CMA	72	96	0	0	0	174	0	0
New City of Hamilton	29	64	0	0	0	62	0	0
Hamilton City	11	0	0	0	0	0	0	0
Stoney Creek City	8	15	0	0	0	0	0	0
Ancaster City	10	23	0	0	0	62	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	4	0	0	0	0	0	0
Glanbrook	0	22	0	0	0	0	0	0
Burlington City	20	32	0	0	0	112	0	0
Grimsby Town	23	0	0	0	0	0	0	0
Brantford CMA	0	13	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	6	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - July 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	245	689	0	0	90	386	264	0
New City of Hamilton	171	555	0	0	0	124	0	0
Hamilton City	43	20	0	0	0	0	0	0
Stoney Creek City	55	60	0	0	0	0	0	0
Ancaster City	34	46	0	0	0	62	0	0
Dundas Town	0	36	0	0	0	62	0	0
Flamborough	4	114	0	0	0	0	0	0
Glanbrook	35	279	0	0	0	0	0	0
Burlington City	51	126	0	0	90	262	264	0
Grimsby Town	23	8	0	0	0	0	0	0
Brantford CMA	17	70	0	0	0	21	1	2
Brant City	6	n/a	0	n/a	0	n/a	1	n/a
Brantford City	11	57	0	0	0	0	0	2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market July 2009

Submarket	Freehold		Condominium		Rental		Total*	
	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008
Hamilton CMA	144	203	41	223	0	0	185	426
New City of Hamilton	97	125	18	107	0	0	115	232
Hamilton City	21	30	11	0	0	0	32	30
Stoney Creek City	39	48	0	0	0	0	39	48
Ancaster City	22	7	4	85	0	0	26	92
Dundas Town	2	4	3	0	0	0	5	4
Flamborough	4	11	0	0	0	0	4	11
Glanbrook	9	25	0	22	0	0	9	47
Burlington City	38	75	0	116	0	0	38	191
Grimsby Town	9	3	23	0	0	0	32	3
Brantford CMA	16	44	0	6	0	0	16	50
Brant City	5	n/a	0	n/a	0	n/a	5	n/a
Brantford City	11	15	0	6	0	0	11	21

Table 2.5: Starts by Submarket and by Intended Market January - July 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	573	1,530	233	723	264	0	1,070	2,253
New City of Hamilton	435	1,020	85	377	0	0	520	1,397
Hamilton City	96	211	31	0	0	0	127	211
Stoney Creek City	137	246	7	7	0	0	144	253
Ancaster City	115	60	16	108	0	0	131	168
Dundas Town	8	20	3	92	0	0	11	112
Flamborough	30	260	0	0	0	0	30	260
Glanbrook	49	223	28	170	0	0	77	393
Burlington City	97	450	125	346	264	0	486	796
Grimsby Town	41	60	23	0	0	0	64	60
Brantford CMA	151	226	8	65	1	2	160	293
Brant City	40	n/a	0	n/a	1	n/a	41	n/a
Brantford City	111	143	8	44	0	2	119	189

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
July 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	% Change
Hamilton CMA	96	191	6	2	37	60	0	0	139	253	-45.1
New City of Hamilton	51	149	0	2	25	16	0	0	76	167	-54.5
Hamilton City	10	53	0	2	7	0	0	0	17	55	-69.1
Stoney Creek City	3	34	0	0	0	0	0	0	3	34	-91.2
Ancaster City	26	2	0	0	0	4	0	0	26	6	**
Dundas Town	0	3	0	0	6	0	0	0	6	3	100.0
Flamborough	5	27	0	0	4	0	0	0	9	27	-66.7
Glanbrook	7	30	0	0	8	12	0	0	15	42	-64.3
Burlington City	38	36	6	0	0	40	0	0	44	76	-42.1
Grimsby Town	7	6	0	0	12	4	0	0	19	10	90.0
Brantford CMA	10	13	0	0	4	12	0	0	14	25	-44.0
Brant City	4	n/a	0	n/a	0	n/a	0	n/a	4	n/a	n/a
Brantford City	6	11	0	0	4	12	0	0	10	23	-56.5

Table 3.1: Completions by Submarket and by Dwelling Type
January - July 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	726	930	30	72	512	559	159	26	1427	1587	-10.1
New City of Hamilton	428	581	8	20	355	293	159	26	950	920	3.3
Hamilton City	91	179	4	12	78	0	159	26	332	217	53.0
Stoney Creek City	105	148	2	0	70	67	0	0	177	215	-17.7
Ancaster City	94	55	2	0	20	87	0	0	116	142	-18.3
Dundas Town	9	13	0	2	18	0	0	0	27	15	80.0
Flamborough	46	73	0	2	74	0	0	0	120	75	60.0
Glanbrook	83	113	0	4	95	139	0	0	178	256	-30.5
Burlington City	244	279	22	52	124	207	0	0	390	538	-27.5
Grimsby Town	54	70	0	0	33	59	0	0	87	129	-32.6
Brantford CMA	176	230	2	10	55	62	29	0	262	302	-13.2
Brant City	70	n/a	0	n/a	7	n/a	23	n/a	100	n/a	n/a
Brantford City	106	143	2	10	48	62	6	0	162	215	-24.7

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market July 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008
Hamilton CMA	37	60	0	0	0	0	0	0
New City of Hamilton	25	16	0	0	0	0	0	0
Hamilton City	7	0	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	4	0	0	0	0	0	0
Dundas Town	6	0	0	0	0	0	0	0
Flamborough	4	0	0	0	0	0	0	0
Glanbrook	8	12	0	0	0	0	0	0
Burlington City	0	40	0	0	0	0	0	0
Grimsby Town	12	4	0	0	0	0	0	0
Brantford CMA	4	12	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	4	12	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - July 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	512	559	0	0	36	0	123	26
New City of Hamilton	355	293	0	0	36	0	123	26
Hamilton City	78	0	0	0	36	0	123	26
Stoney Creek City	70	67	0	0	0	0	0	0
Ancaster City	20	87	0	0	0	0	0	0
Dundas Town	18	0	0	0	0	0	0	0
Flamborough	74	0	0	0	0	0	0	0
Glanbrook	95	139	0	0	0	0	0	0
Burlington City	124	207	0	0	0	0	0	0
Grimsby Town	33	59	0	0	0	0	0	0
Brantford CMA	48	62	7	0	21	0	8	0
Brant City	7	n/a	0	n/a	21	n/a	2	n/a
Brantford City	41	62	7	0	0	0	6	0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
July 2009

Submarket	Freehold		Condominium		Rental		Total*	
	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008	July 2009	July 2008
Hamilton CMA	133	226	6	26	0	1	139	253
New City of Hamilton	70	150	6	16	0	1	76	167
Hamilton City	17	54	0	0	0	1	17	55
Stoney Creek City	3	34	0	0	0	0	3	34
Ancaster City	26	2	0	4	0	0	26	6
Dundas Town	0	3	6	0	0	0	6	3
Flamborough	9	27	0	0	0	0	9	27
Glanbrook	15	30	0	12	0	0	15	42
Burlington City	44	66	0	10	0	0	44	76
Grimsby Town	19	10	0	0	0	0	19	10
Brantford CMA	10	18	4	7	0	0	14	25
Brant City	4	n/a	0	n/a	0	n/a	4	n/a
Brantford City	6	16	4	7	0	0	10	23

Table 3.5: Completions by Submarket and by Intended Market
January - July 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	1,025	1,335	279	225	123	27	1,427	1,587
New City of Hamilton	673	780	154	113	123	27	950	920
Hamilton City	163	187	46	3	123	27	332	217
Stoney Creek City	169	215	8	0	0	0	177	215
Ancaster City	96	79	20	63	0	0	116	142
Dundas Town	9	15	18	0	0	0	27	15
Flamborough	120	75	0	0	0	0	120	75
Glanbrook	116	209	62	47	0	0	178	256
Burlington City	265	426	125	112	0	0	390	538
Grimsby Town	87	129	0	0	0	0	87	129
Brantford CMA	201	259	46	43	15	0	262	302
Brant City	77	n/a	21	n/a	2	n/a	100	n/a
Brantford City	124	172	25	43	13	0	162	215

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
July 2009	1	1.6	3	4.9	7	11.5	9	14.8	41	67.2	61	389,900	402,703
July 2008	1	0.7	6	4.0	18	12.0	62	41.3	63	42.0	150	339,450	356,939
Year-to-date 2009	3	0.7	14	3.2	86	19.5	113	25.6	225	51.0	441	350,000	397,830
Year-to-date 2008	4	0.7	25	4.4	86	15.2	179	31.7	270	47.9	564	348,000	378,114
Hamilton City													
July 2009	1	10.0	0	0.0	0	0.0	3	30.0	6	60.0	10	360,150	346,230
July 2008	0	0.0	1	1.9	6	11.5	21	40.4	24	46.2	52	341,000	352,169
Year-to-date 2009	2	2.2	1	1.1	10	11.0	26	28.6	52	57.1	91	357,900	399,987
Year-to-date 2008	2	1.1	7	3.8	31	17.0	74	40.7	68	37.4	182	335,000	343,593
Stoney Creek City													
July 2009	0	0.0	0	0.0	4	30.8	5	38.5	4	30.8	13	329,990	348,012
July 2008	0	0.0	1	2.8	5	13.9	15	41.7	15	41.7	36	340,445	347,309
Year-to-date 2009	0	0.0	0	0.0	42	35.6	51	43.2	25	21.2	118	316,990	332,359
Year-to-date 2008	0	0.0	3	2.3	30	22.6	46	34.6	54	40.6	133	340,990	353,037
Ancaster City													
July 2009	0	0.0	0	0.0	0	0.0	0	0.0	26	100.0	26	455,850	468,416
July 2008	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
Year-to-date 2009	1	1.1	0	0.0	0	0.0	0	0.0	89	98.9	90	500,000	541,579
Year-to-date 2008	0	0.0	0	0.0	1	1.8	2	3.6	53	94.6	56	488,449	501,005
Dundas Town													
July 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
July 2008	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--
Year-to-date 2009	0	0.0	0	0.0	3	33.3	1	11.1	5	55.6	9	--	--
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	13	100.0	13	507,900	526,802
Flamborough													
July 2009	0	0.0	3	60.0	0	0.0	0	0.0	2	40.0	5	--	--
July 2008	0	0.0	3	11.1	2	7.4	12	44.4	10	37.0	27	320,000	387,519
Year-to-date 2009	0	0.0	11	23.4	3	6.4	9	19.1	24	51.1	47	350,000	403,270
Year-to-date 2008	1	1.5	11	16.7	4	6.1	16	24.2	34	51.5	66	377,000	459,641
Glanbrook													
July 2009	0	0.0	0	0.0	3	42.9	1	14.3	3	42.9	7	--	--
July 2008	1	3.3	1	3.3	5	16.7	14	46.7	9	30.0	30	337,200	325,970
Year-to-date 2009	0	0.0	2	2.3	28	32.6	26	30.2	30	34.9	86	321,850	333,213
Year-to-date 2008	1	0.9	4	3.5	20	17.5	41	36.0	48	42.1	114	340,610	337,960
Burlington City													
July 2009	0	0.0	0	0.0	0	0.0	1	2.4	40	97.6	41	453,990	693,969
July 2008	0	0.0	0	0.0	0	0.0	2	5.3	36	94.7	38	385,990	402,178
Year-to-date 2009	0	0.0	0	0.0	0	0.0	3	1.2	248	98.8	251	463,990	600,881
Year-to-date 2008	0	0.0	0	0.0	0	0.0	19	6.8	262	93.2	281	400,990	454,565
Grimsby Town													
July 2009	0	0.0	0	0.0	1	8.3	9	75.0	2	16.7	12	327,900	337,733
July 2008	0	0.0	0	0.0	5	27.8	10	55.6	3	16.7	18	320,900	325,733
Year-to-date 2009	0	0.0	0	0.0	3	5.2	45	77.6	10	17.2	58	329,900	344,969
Year-to-date 2008	0	0.0	0	0.0	11	12.6	50	57.5	26	29.9	87	329,900	358,601

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
July 2009	1	0.9	3	2.6	8	7.0	19	16.7	83	72.8	114	415,000	500,617
July 2008	1	0.5	6	2.9	23	11.2	74	35.9	102	49.5	206	348,445	362,558
Year-to-date 2009	3	0.4	14	1.9	89	11.9	161	21.5	483	64.4	750	400,000	461,696
Year-to-date 2008	4	0.4	25	2.7	97	10.4	248	26.6	558	59.9	932	371,900	399,343

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
July 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
July 2009	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
July 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2009	1	1.4	0	0.0	8	10.8	2	2.7	63	85.1	74	321,500	343,346
Year-to-date 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
July 2009	0	0.0	2	15.4	4	30.8	2	15.4	5	38.5	13	175,000	206,915
July 2008	3	12.0	4	16.0	4	16.0	4	16.0	10	40.0	25	178,000	186,876
Year-to-date 2009	3	2.5	9	7.6	26	22.0	7	5.9	73	61.9	118	223,000	227,311
Year-to-date 2008	8	4.8	21	12.7	16	9.7	22	13.3	98	59.4	165	225,000	222,071
Brantford CMA													
July 2009	0	0.0	2	11.1	4	22.2	2	11.1	10	55.6	18	232,500	248,694
July 2008	3	11.1	4	14.8	5	18.5	4	14.8	11	40.7	27	178,000	187,293
Year-to-date 2009	4	2.1	9	4.7	34	17.7	9	4.7	136	70.8	192	248,000	272,033
Year-to-date 2008	9	3.4	21	8.0	33	12.5	26	9.8	175	66.3	264	243,450	260,325

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
July 2009

Submarket	July 2009	July 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	500,617	362,558	38.1	461,696	399,343	15.6
New City of Hamilton	402,703	356,939	12.8	397,830	378,114	5.2
Hamilton City	346,230	352,169	-1.7	399,987	343,593	16.4
Stoney Creek City	348,012	347,309	0.2	332,359	353,037	-5.9
Ancaster City	468,416	--	n/a	541,579	501,005	8.1
Dundas Town	--	--	n/a	--	526,802	n/a
Flamborough	--	387,519	n/a	403,270	459,641	-12.3
Glanbrook	--	325,970	n/a	333,213	337,960	-1.4
Burlington City	693,969	402,178	72.6	600,881	454,565	32.2
Grimsby Town	337,733	325,733	3.7	344,969	358,601	-3.8
Brantford CMA	248,694	187,293	32.8	272,033	260,325	4.5
Brant City	--	n/a	n/a	343,346	n/a	n/a
Brantford City	206,915	186,876	10.7	227,311	222,071	2.4

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
July 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	783	-0.4	1,170	1,608	1,659	70.5	278,189	8.8	279,178
	February	998	-3.2	1,079	1,514	1,592	67.8	276,297	1.2	269,873
	March	1,057	-17.0	1,042	1,617	1,561	66.8	289,226	10.8	289,881
	April	1,381	2.2	1,107	2,272	1,717	64.5	283,846	6.9	288,886
	May	1,435	-6.1	1,150	2,179	1,719	66.9	293,927	5.2	281,273
	June	1,325	-10.0	1,080	1,888	1,664	64.9	287,249	6.5	284,695
	July	1,204	-11.3	1,051	1,776	1,679	62.6	281,580	4.8	282,106
	August	947	-20.4	991	1,539	1,666	59.5	283,974	4.8	283,333
	September	979	-0.7	968	1,886	1,662	58.2	282,719	7.0	285,941
	October	889	-27.7	881	1,664	1,697	51.9	254,004	-8.7	269,672
	November	658	-36.5	821	1,214	1,734	47.3	284,469	6.3	285,961
	December	454	-27.4	770	554	1,361	56.6	240,073	-8.3	264,067
2009	January	447	-42.9	709	1,435	1,557	45.5	264,549	-4.9	271,395
	February	717	-28.2	837	1,368	1,535	54.5	265,452	-3.9	265,295
	March	1,002	-5.2	899	1,754	1,522	59.1	263,120	-9.0	275,371
	April	1,188	-14.0	989	1,851	1,489	66.4	286,191	0.8	280,199
	May	1,316	-8.3	1,057	1,754	1,451	72.8	297,132	1.1	285,949
	June	1,560	17.7	1,158	1,690	1,460	79.3	297,117	3.4	284,721
	July	1,318	9.5	1,105	1,594	1,513	73.0	296,591	5.3	298,884
	August									
	September									
	October									
	November									
	December									
	Q2 2008	4,141	-4.8		6,339			288,428	6.1	
	Q2 2009	4,064	-1.9		5,295			293,928	1.9	
	YTD 2008	8,183	-7.0		12,854			285,065	6.2	
	YTD 2009	7,548	-7.8		11,446			285,858	0.3	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
July 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	145	-3.3	203	304	322	63.0	205,398	7.2	215,306
	February	158	-21.4	150	322	298	50.3	229,561	13.9	235,325
	March	198	-5.7	190	288	306	62.1	219,169	2.6	220,301
	April	224	6.2	183	418	308	59.4	223,198	1.5	220,046
	May	236	-8.9	184	387	313	58.8	222,549	6.8	216,885
	June	237	-2.1	188	331	294	63.9	220,726	3.2	219,314
	July	197	-10.0	179	351	314	57.0	223,700	7.0	222,649
	August	172	-22.5	168	281	294	57.1	211,794	4.0	218,333
	September	195	21.1	195	322	288	67.7	220,508	7.0	222,067
	October	147	-16.0	159	323	329	48.3	214,326	1.6	216,821
	November	95	-42.4	144	212	295	48.8	211,549	-2.3	203,117
	December	93	3.3	154	129	307	50.2	211,125	-0.1	215,475
2009	January	95	-34.5	131	220	247	53.0	202,157	-1.6	208,216
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,903
	March	155	-21.7	137	365	317	43.2	219,250	0.0	216,496
	April	175	-21.9	148	324	286	51.7	210,840	-5.5	206,692
	May	168	-28.8	140	322	270	51.9	213,223	-4.2	211,194
	June	223	-5.9	162	340	280	57.9	226,115	2.4	224,994
	July	208	5.6	172	298	278	61.9	235,504	5.3	226,047
	August									
	September									
	October									
	November									
	December									
	Q2 2008	697	-2.1		1,136			222,138	3.9	
	Q2 2009	566	-18.8		986			217,565	-2.1	
	YTD 2008	1,395	-6.5		2,401			221,038	5.7	
	YTD 2009	1,142	-18.1		2,116			218,561	-1.1	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
July 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2009	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79	152.2	113.1	365.9	8.4	66.6	806
	March	613	4.50	5.55	151.9	113.7	371.1	8.8	67.9	809
	April	596	3.90	5.25	150.8	113.2	375.9	7.9	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.8	7.4	68.3	803
	June	631	3.75	5.85	149.3	114.2	376.6	7.1	67.4	805
	July	631	3.75	5.85		113.7	372.5	8.2	67.5	817
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
July 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.5	110.9	51.3	6.2	68.5	779
	February	718	7.25	7.29	145.2	111.4	51.3	6.2	68.3	785
	March	712	7.15	7.19	145.6	111.7	51.4	6.7	68.5	779
	April	700	6.95	6.99	145.8	112.5	51.3	6.8	68.5	775
	May	679	6.15	6.65	145.9	113.6	51.4	7.0	68.8	773
	June	710	6.95	7.15	146.4	114.2	51.6	6.8	68.7	764
	July	710	6.95	7.15	146.5	115.1	51.9	6.4	68.9	749
	August	691	6.65	6.85	146.6	114.8	52.3	6.5	69.5	752
	September	691	6.65	6.85	146.6	115.1	52.6	6.2	69.6	758
	October	713	6.35	7.20	146.6	113.7	52.5	6.1	69.6	772
	November	713	6.35	7.20	146.5	113.5	51.9	5.3	68.0	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.8	67.6	792
2009	January	627	5.00	5.79	146.6	112.4	51	7.1	67.9	797
	February	627	5.00	5.79	146.6	113.1	50.8	8.0	68.2	785
	March	613	4.50	5.55	146.2	113.7	50.4	9.3	68.6	779
	April	596	3.90	5.25	145.5	113.2	50.6	9.3	68.7	777
	May	596	3.90	5.25	145.1	114.0	50.7	9.8	69.6	788
	June	631	3.75	5.85	145.1	114.2	51.0	10.5	70.5	793
	July	631	3.75	5.85		113.7	51.3	12.1	72.1	796
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $ 100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

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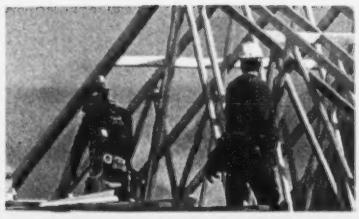

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